



PATENT

Atty. Docket: 52493.000163

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12-8-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)

Jonathan BOSWELL et al.)

Serial No.: 10/028,284)

Art Unit: 2161)

Filed: December 28, 2001)

Examiner: Unassigned)

For: SYSTEM AND METHOD FOR PRICING OF A FINANCIAL PRODUCT OR
SERVICE USING A WATERFALL TOOL

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

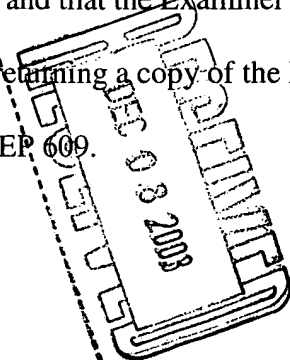
Sir:

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In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

Applicants respectfully point out that the submission of the listed documents in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made.

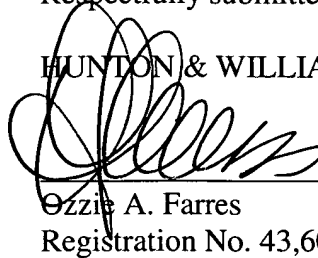
Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.



This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP



Ozzie A. Farres
Registration No. 43,606

Date: _____

11/26/03

1900 K Street, N.W., Suite 1200
Washington, D.C. 20006-1109
Ph. (202) 955-1500
Fax (202) 778-2201
OAF/sdw

